

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In re:

KYLE D. BOTBYL,

Debtor,

Bankruptcy Case No. 10-00915

Adversary Proceeding No. 11-80507

LISA E. GOCHA,

Plaintiff,

Case No. 1:12-cv-476

v.

Hon. Janet T. Neff

CITIZENS BANK,

Defendant.

ORDER APPROVING REPORT AND RECOMMENDATION

The court has reviewed the Report and Recommendation filed May 10, 2012 by the United States Bankruptcy Judge in this action regarding the Motion for Entry of a Default Judgment against Defendant. No objections have been filed. Therefore,

IT IS ORDERED that the Report and Recommendation of the Bankruptcy Judge (Dkt 1) is APPROVED and ADOPTED as the opinion of the Court.

IT IS FURTHER ORDERED that judgment shall enter in favor of Plaintiff Lisa E. Gocha, Trustee, against Defendant Citizens Bank for the reasons stated in the Report and Recommendation.

Dated: May 29, 2012

/s/Janet T. Neff

JANET T. NEFF

UNITED STATES DISTRICT JUDGE